



STIC Search Report

EIC 3600

STIC Database Tracking Number: 215554

TO: Vivek Koppikar
Location: KNX 5A34
Art Unit : 3626

From: Robert Finley
Location: EIC 3600
KNX-4C 29
Phone: 571-272-8952

Case Serial Number: 09/781132

Robert.Finley@uspto.gov

Search Notes

Examiner Koppikar:

Attached are the results of your search request regarding
SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE DEATH LIFE INSURANCE

Please let me know if need you anything further.

Bob Finley



Rush Search

37 **STIC EIC 3600**
Search Request Form 21555-4

Today's Date: _____ Class/Subclass **70514** What date would you like to use to limit the search? _____
Priority Date: _____ Other: _____

| | |
|--|---|
| Name <u>Vivek</u> | Format for Search Results (Circle One): |
| AU <u>3626</u> Examiner # <u>79228</u> | PAPER DISK EMAIL |
| Room # <u>5A34</u> Phone <u>571 272 5109</u> | Where have you searched so far? |
| Serial # <u>091781132</u> | <input checked="" type="radio"/> USP <input type="radio"/> DWPI <input type="radio"/> EPO <input type="radio"/> JPO <input type="radio"/> ACM <input type="radio"/> IBM TDB |
| | IEEE INSPEC SPI Other _____ |

Rush
of Fischer
2/10/07

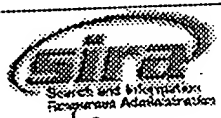
What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

① please search all the mandatory business method databases for 70514.

② search for the following limitation:
An insurance policy which pays a death benefit only upon the confirmation of the occurrence of simultaneous or coincident death of the persons at substantially the same time or within the benefit qualification time frame.

★ This limitation is contained in claim 2 on the bottom of page 3 — Attachment

STIC Searcher _____ Phone _____
Date picked up _____ Date Completed _____



IR possible please complete by COB
on 2/16/06.

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File 347:JAPIO Dec 1976-2006/Oct(Updated 070201)
(c) 2007 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2007/ 200707
(c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20070215UT=20070208
(c) 2007 WIPO/Thomson
File 350:Derwent WPIX 1963-2006/UD=200712
(c) 2007 The Thomson Corporation

| Set | Items | Description |
|-----|-------|---------------------------------|
| S1 | 60 | AU=SHERMAN, L? |
| S2 | 3 | S1 AND IC=(G06F-017/60 OR G06Q) |

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File 348:EUROPEAN PATENTS 1978-2007/ 200707
(c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20070215UT=20070208
(c) 2007 WIPO/Thomson
File 347:JAPIO Dec 1976-2006/Oct(Updated 070201)
(c) 2007 JPO & JAPIO
File 350:Derwent WPIX 1963-2006/UD=200712
(c) 2007 The Thomson Corporation

| Set | Items | Description |
|-----|---------|---|
| S1 | 3355411 | TOGETHER OR AT()ONCE OR SIMULTANEOUS?? OR CONCURRENT?? OR - SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTAN- TANEOUS OR SYNCHRONI?ED OR SYNCHRONOUS?? SYNCHRONI?ATION OR C- OLLECTIVE?? OR WITHIN(4N)TIME()FRAME |
| S2 | 8092056 | (MORE OR GREATER OR LEAST)(1W)(1 OR ONE) OR SEVERAL OR MUL- TI OR MULTIPLE OR MULTIPLES OR PLURAL OR PLURALITY OR COUPLE - OR COUPLES OR BOTH |
| S3 | 3479291 | DEATH OR DEATHLY OR DEAD OR DEMISE OR DIE OR DIES OR DYING OR DECEASE OR DECEASED OR FATAL OR FATALITY OR FATALLY OR CAS- UALTY OR PREDECEASE OR PREDECEASED |
| S4 | 111263 | INSURANCE OR ASSURANCE OR SURETY OR UNDERWRIT???, OR INDEMN- ITY OR INSURE OR INSURED OR INSURING |
| S5 | 413365 | S1(6N)S2 |
| S6 | 2048 | S5(8N)S3 |
| S7 | 6 | S6(S)S4 |
| S8 | 2 | S7 AND IC=(G06F-017/60 OR G06Q) |

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File 2:INSPEC 1898-2007/Feb w2
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Jan
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 File 65:Inside Conferences 1993-2007/Feb 22
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 File 474:New York Times Abs 1969-2007/Feb 22
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 File 475:Wall Street Journal Abs 1973-2007/Feb 22
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 169:Insurance Periodicals 1984-1999/Nov 15
 (c) 1999 NILS Publishing Co.

| Set | Items | Description |
|-----|---------|--|
| S1 | 843177 | TOGETHER OR AT()ONCE OR SIMULTANEOUS?? OR CONCURRENT?? OR - SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTAN- TANEUS OR SYNCHRONI?ED OR SYNCHRONOUS?? SYNCHRONI?ATION OR C- OLLECTIVE?? OR WITHIN(4N)TIME()FRAME |
| S2 | 3365826 | (MORE OR GREATER OR LEAST)(1W)(1 OR ONE) OR SEVERAL OR MUL- TI OR MULTIPLE OR MULTIPLES OR PLURAL OR PLURALITY OR COUPLE - OR COUPLES OR BOTH |
| S3 | 345000 | DEATH OR DEATHLY OR DEAD OR DEMISE OR DIE OR DIES OR DYING OR DECEASE OR DECEASED OR FATAL OR FATALITY OR FATALLY OR CAS- UALTY OR PREDECEASE OR PREDECEASED |
| S4 | 347059 | INSURANCE OR ASSURANCE OR SURETY OR UNDERWRIT??? OR INDEMN- ITY OR INSURE OR INSURED OR INSURING |
| S5 | 84036 | S1(12N)S2 |
| S6 | 851 | S5(2S)S3 |
| S7 | 14 | S6(2S)S4 |
| S8 | 10 | S7 NOT PY>2001 |

File 20:Dialog Global Reporter 1997-2007/Feb 22
(c) 2007 Dialog

| Set | Items | Description |
|-----|----------|---|
| S1 | 4059302 | TOGETHER OR AT()ONCE OR SIMULTANEOUS?? OR CONCURRENT?? OR - SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTAN- TANEOUS OR SYNCHRONI?ED OR SYNCHRONOUS?? SYNCHRONI?ATION OR C- OLLECTIVE?? OR WITHIN(4N)TIME()FRAME |
| S2 | 11721495 | (MORE OR GREATER OR LEAST)(1W)(1 OR ONE) OR SEVERAL OR MUL- TI OR MULTIPLE OR MULTIPLES OR PLURAL OR PLURALITY OR COUPLE - OR COUPLES OR BOTH |
| S3 | 3017145 | DEATH OR DEATHLY OR DEAD OR DEMISE OR DIE OR DIES OR DYING OR DECEASE OR DECEASED OR FATAL OR FATALITY OR FATALLY OR CAS- UALTY OR PREDECEASE OR PREDECEASED |
| S4 | 3664101 | INSURANCE OR ASSURANCE OR SURETY OR UNDERWRIT??? OR INDEMN- ITY OR INSURE OR INSURED OR INSURING |
| S5 | 173906 | S1(6N)S2 |
| S6 | 856 | S5(8N)S3 |
| S7 | 42 | S6(2S)S4 |
| S8 | 8 | S7 NOT PY>2001 |

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File 16:Gale Group PROMT(R) 1990-2007/Feb 21
 (c) 2007 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2007/Feb 13
 (c)2007 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2007/Feb 21
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 File 621:Gale Group New Prod.Annou.(R) 1985-2007/Feb 13
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 File 636:Gale Group Newsletter DB(TM) 1987-2007/Feb 21
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| Set | Items | Description |
|-----|----------|---|
| S1 | 3980806 | TOGETHER OR AT()ONCE OR SIMULTANEOUS?? OR CONCURRENT?? OR - SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTAN- TANEOUS OR SYNCHRONI?ED OR SYNCHRONOUS?? SYNCHRONI?ATION OR C- OLLECTIVE?? OR WITHIN(4N)TIME()FRAME |
| S2 | 12156189 | (MORE OR GREATER OR LEAST)(1W)(1 OR ONE) OR SEVERAL OR MUL- TI OR MULTIPLE OR MULTIPLES OR PLURAL OR PLURALITY OR COUPLE - OR COUPLES OR BOTH |
| S3 | 1286597 | DEATH OR DEATHLY OR DEAD OR DEMISE OR DIE OR DIES OR DYING OR DECEASE OR DECEASED OR FATAL OR FATALITY OR FATALLY OR CAS- UALTY OR PREDECEASE OR PREDECEASED |
| S4 | 3250851 | INSURANCE OR ASSURANCE OR SURETY OR UNDERWRIT??? OR INDEMN- ITY OR INSURE OR INSURED OR INSURING |
| S5 | 269898 | S1(6N)S2 |
| S6 | 488 | S5(8N)S3 |
| S7 | 40 | S6(S)S4 |
| S8 | 25 | S7 NOT PY>2001 |
| S9 | 20 | RD (unique items) |

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File 9:Business & Industry(R) Jul/1994-2007/Feb 21
 (c) 2007 The Gale Group
 File 15:ABI/Inform(R) 1971-2007/Feb 22
 (c) 2007 ProQuest Info&Learning
 File 476:Financial Times Fulltext 1982-2007/Feb 22
 (c) 2007 Financial Times Ltd
 File 610:Business Wire 1999-2007/Feb 22
 (c) 2007 Business wire.
 File 613:PR Newswire 1999-2007/Feb 22
 (c) 2007 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2007/Feb 22
 (c) 2007 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2007/Feb 21
 (c) 2007 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2007/Feb 22
 (c) 2007 American Banker
 File 637:Journal of Commerce 1986-2007/Feb 22
 (c) 2007 Commonwealth Bus. Media

| Set | Items | Description |
|-----|---------|---|
| S1 | 2129018 | TOGETHER OR AT()ONCE OR SIMULTANEOUS?? OR CONCURRENT?? OR - SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTAN- TANEOUS OR SYNCHRONI?ED OR SYNCHRONOUS?? SYNCHRONI?ATION OR C- OLLECTIVE?? OR WITHIN(4N)TIME()FRAME |
| S2 | 6618779 | (MORE OR GREATER OR LEAST)(1W)(1 OR ONE) OR SEVERAL OR MUL- TI OR MULTIPLE OR MULTIPLES OR PLURAL OR PLURALITY OR COUPLE - OR COUPLES OR BOTH |
| S3 | 810820 | DEATH OR DEATHLY OR DEAD OR DEMISE OR DIE OR DIES OR DYING OR DECEASE OR DECEASED OR FATAL OR FATALITY OR FATALLY OR CAS- UALTY OR PREDECEASE OR PREDECEASED |
| S4 | 1733230 | INSURANCE OR ASSURANCE OR SURETY OR UNDERWRIT??? OR INDEMN- ITY OR INSURE OR INSURED OR INSURING |
| S5 | 125700 | S1(6N)S2 |
| S6 | 256 | S5(8N)S3 |
| S7 | 40 | S6(S)S4 |
| S8 | 31 | S7 NOT PY>2001 |
| S9 | 28 | RD (unique items) |

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File 2:INSPEC 1898-2007/Feb W2
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File 9:Business & Industry(R) Jul/1994-2007/Feb 21
(c) 2007 The Gale Group
File 15:ABI/Inform(R) 1971-2007/Feb 22
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File 476:Financial Times Fulltext 1982-2007/Feb 22
(c) 2007 Financial Times Ltd
File 610:Business Wire 1999-2007/Feb 22
(c) 2007 Business Wire.
File 613:PR Newswire 1999-2007/Feb 22
(c) 2007 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2007/Feb 22
(c) 2007 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2007/Feb 21
(c) 2007 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2007/Feb 22
(c) 2007 American Banker
File 637:Journal of Commerce 1986-2007/Feb 22
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File 148:Gale Group Trade & Industry DB 1976-2007/Feb 13
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File 275:Gale Group Computer DB(TM) 1983-2007/Feb 21
(c) 2007 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2007/Feb 13
(c) 2007 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2007/Feb 21
(c) 2007 The Gale Group
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File 35:Dissertation Abs Online 1861-2007/Jan
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File 65:Inside Conferences 1993-2007/Feb 22
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File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Jan
(c) 2007 The HW wilson Co.
File 256:TecInfoSource 82-2007/Oct
(c) 2007 Info.Sources Inc
File 474:New York Times Abs 1969-2007/Feb 22
(c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Feb 22
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.

| Set | Items | Description |
|-----|-------|---|
| S1 | 1855 | AU=(SHERMAN, L? OR SHERMAN L? OR SHERMAN(2N)L?) OR BY=SHERMAN(2N)L? |
| S2 | 6 | S1 AND LIFE()(INSURANCE OR ASSURANCE) |
| S3 | 6 | S2 NOT PY>2001 |

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| Number | Kind | Lan | Pg | Dwg | Filing Notes |
|--|------|-----|----|-----|--------------------------------------|
| WO 2001058239 | A2 | EN | 22 | 2 | |
| National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY | | | | | |
| BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN | | | | | |
| IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ | | | | | |
| PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW | | | | | |
| Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH | | | | | |
| GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW | | | | | |
| US 20010034620 | A1 | EN | | | Related to Provisional US 2000181649 |
| AU 200138086 | A | EN | | | Based on OPI patent WO 2001058239 |
| EP 1272953 | A1 | EN | | | PCT Application WO 2001US4175 |
| Based on OPI patent WO 2001058239 | | | | | |
| Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR | | | | | |
| IE IT LI LT LU LV MC MK NL PT RO SE SI TR | | | | | |
| US 20030120521 | A1 | EN | | | Related to Provisional US 2000181649 |
| Continuation of application US | | | | | |
| 2001781132 | | | | | |
| JP 2004502988 | W | JA | 57 | | PCT Application WO 2001US4175 |
| Based on OPI patent WO 2001058239 | | | | | |
| AU 2001238086 | A2 | EN | | | Based on OPI patent WO 2001058239 |

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Inventor name & address:

... Sherman, Lawrence M ...
 ... Sherman, Lawrence M ...
 ... Sherman, Lawrence M ...
 ... SHERMAN, Lawrence, M